

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
James Gregory Bryant  
Debtor

Case No. 18-03737-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Dec 04, 2023

User: AutoDocket  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2023:**

Recip ID	Recipient Name and Address
db	+ James Gregory Bryant, 416 Brandy Lane, Mechanicsburg, PA 17055-2809
5121208	+ Bank Of America, N.A., Pennymac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
5369086	+ Bank of America, N.A., c/o Jill Manuel-Coughlin, Esquire, Eight Neshaminy Interplex, Suite 215, Trevose, PA 19053-6980
5104392	Bureau Of Account Mana, Bureau Of Account, Camp Hill PA 17011
5104393	+ Bureau of Account Management, 3607 Rosemont Avenue, Suite 502, Camp Hill PA 17011-6943
5104396	Cohen Dermatopathology, PO Box 414913, Boston MA 02241-4913
5104398	+ Mariner Finance, 40 Noble Blvd Suite 22, Carlisle PA 17013-4122
5104402	Pinnacle Health Hospital, 11 South Front Street, Harrisburg PA 17101
5104400	+ US Department Housing and Urban Dev, 451 7th St SW, Washington DC 20410-0002
5104388	+ York Adams Tax Claim Bureau, PO BOX 15627, York PA 17405-0156

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Dec 04 2023 23:40:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5104391	+ EDI: BANKAMER	Dec 04 2023 23:40:00	Bank of America, CA6-919-02-41, Po Box 5170, Simi Valley CA 93062-5170
5104394	+ EDI: CAPONEAUTO.COM	Dec 04 2023 23:40:00	Capital One Auto Finance, 3905 N Dallas Pkwy, Plano TX 75093-7892
5117526	+ EDI: AISACG.COM	Dec 04 2023 23:40:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5121890	+ EDI: AISACG.COM	Dec 04 2023 23:40:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
5104390	EDI: PENNDEPTREV	Dec 04 2023 23:40:00	Department of Revenue, 1 Revenue Place, Harrisburg PA 17129-0001
5104390	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 04 2023 18:45:00	Department of Revenue, 1 Revenue Place, Harrisburg PA 17129-0001
5104397	^ MEBN	Dec 04 2023 18:41:33	Financial Recoveries, Po Box 1388, Mount Laurel NJ 08054-7388
5104389	EDI: IRS.COM	Dec 04 2023 23:40:00	IRS Centralized Insolvency Oper., Post Office Box 7346, Philadelphia PA 19101-7346
5104395	EDI: JPMORGANCHASE	Dec 04 2023 23:40:00	Chase Bank, Attn: Bankruptcy Dept, Po Box 15298, Wilmington DE 19850
5128311	+ Email/Text: bankruptcy@marinerfinance.com		

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5104399	+ Email/Text: Bankruptcies@nragroup.com	Dec 04 2023 18:45:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
5104843	+ EDI: RECOVERYCORP.COM	Dec 04 2023 18:45:00	National Recovery Agen, 2491 Paxton St, Harrisburg PA 17111-1036
5104403	Email/Text: banko@preferredcredit.com	Dec 04 2023 23:40:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5104404	+ Email/Text: joey@rmscollect.com	Dec 04 2023 18:45:00	Preferred Credit Inc, Po Box 1970, St Cloud MN 56302
5104405	+ Email/Text: BKRMailOPS@weltman.com	Dec 04 2023 18:45:00	Receivable Management, 7206 Hull Street Rd Ste, North Chesterfield VA 23235-5826
5107713	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Dec 04 2023 18:45:00	Sterling Jewelers, 375 Ghent Road, Akron OH 44333-4601
5104406	+ EDI: VERIZONCOMB.COM	Dec 04 2023 18:52:03	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
5126930	EDI: AIS.COM	Dec 04 2023 23:40:00	Verizon, 500 Technology Dr Ste 30, Weldon Spring MO 63304-2225
5104407	+ Email/Text: bankruptcy@signetjewelers.com	Dec 04 2023 23:40:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
		Dec 04 2023 18:45:00	Weisfield Jewelers/Sterling Jewelers Inc, Attn: Bankruptcy, Po Box 1799, Akron OH 44309-1799

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5104401	##	Peerless Credit Services, Inc., PO Box 518, Middletown PA 17057-0518

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com
Dawn Marie Cutaia	

District/off: 0314-1  
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on behalf of Debtor 1 James Gregory Bryant dmcutaia@gmail.com  
cutaialawecf@gmail.com,FreshStartLawPLLC@jubilee bk.net,R46159@notify.bestcase.com,julie.yorkparalegal@gmail.com;r461  
59@notify.bestcase.com

Denise E. Carlon

on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com

Harry B. Reese

on behalf of Creditor BANK OF AMERICA N.A. bankruptcy@powerskirm.com

Jack N Zaharopoulos

TWecf@pamd13trustee.com

Jerome B Blank

on behalf of Creditor BANK OF AMERICA N.A. pamb@fedphe.com

Jill Manuel-Coughlin

on behalf of Creditor BANK OF AMERICA N.A. bankruptcy@powerskirm.com

Mario John Hanyon

on behalf of Creditor BANK OF AMERICA N.A. pamb@fedphe.com, mario.hanyon@brockandscott.com

Michael Patrick Farrington

on behalf of Creditor BANK OF AMERICA N.A. mfarrington@kmlawgroup.com

Thomas Song

on behalf of Creditor BANK OF AMERICA N.A. tomysong0@gmail.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1

James Gregory Bryant

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7099

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-03737-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James Gregory Bryant

12/4/23**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**